## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re	Jacob	P. LoTui	rco				Case No.	2-19-20083		
			Debtor(s)			Chapter	13			
Statement Regarding Pre-Confirmation Adequate Protection Payments										
		iate prot	ection paym						propose that the m plan payments	
Creditor				Amount Owed V			ue of Collateral	Adequate Protection		
1	Carmax Auto Finance			\$	13,708.00	\$	13,208.00	\$	254.00	
2.	Unless otherwise specified below, the above payments were calculated as follows:								llows:	
	a.	For secured payments not subject to bifurcation under 11 U.S.C. Section 506, the adequate protection payment is equal to the greater of:								
		1.	The total amount owed to the creditor as of the filing date divided by the length of the plan, or							
		2.	The replacement value of the collateral (as determined under 11 U.S.C. §506(a)(2)) divided by 60.							
	b.	For secured claims subject to bifurcation under 11 U.S.C. §506, the adequate protection payment is equal to the replacement value of the collateral (as determined under 11 U.S.C. §506(a)(2)) divided by 60.								
DATED:		March 18, 2019								
		Date				Attorn CRIST	f. Ealy, Esq. 202 ey for the Debt D LAW GROUP revett Cristo	or(s)		
						Two S	tate Street, Suite ster, NY 14614	1000		